Certificate Number: 15317-PAE-DE-035778833

Bankruptcy Case Number: 16-16033



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on <u>June 22, 2021</u>, at <u>1:44</u> o'clock <u>PM PDT</u>, <u>Richard V Fleming</u> completed a course on personal financial management given <u>by internet</u> by <u>Access Counseling, Inc.</u>, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: June 22, 2021 By: /s/Ralph Hongria

Name: Ralph Hongria

Title: <u>Credit Counselor</u>